

Executive Summary

ES-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)

- 1. Introduction**
- 2. Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview**
- 3. Evaluation of past performance**
- 4. Summary of citizen participation process and consultation process**
- 5. Summary of public comments**
- 6. Summary of comments or views not accepted and the reasons for not accepting them**
- 7. Summary**

The Process

PR-05 Lead & Responsible Agencies 24 CFR 91.200(b)

1. Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
CDBG Administrator	BLOOMINGTON	Housing and Neighborhood Development Department
HOME Administrator	BLOOMINGTON	Housing and Neighborhood Development Department

Table 1 – Responsible Agencies

Narrative

Consolidated Plan Public Contact Information

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PR-10 Consultation - 91.100, 91.200(b), 91.215(l)

1. Introduction

The City of Bloomington Housing and Neighborhood Development Department consulted with a wide variety of agencies, boards, commissions and individuals. A complete list of those consulted is attached as Exhibit *.

Provide a concise summary of the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(l)).

The City of Bloomington provides opportunity to coordinate between agencies through the following processes and committees:

- Community Development Block Grant allocation process
- Jack Hopkins Council Social Services grants allocation process
- The Housing Network (Region 10 CoC committee)

In addition, in 2014, the Bloomington Police and Housing and Neighborhood Development Departments launched the BPD Outreach Program. The focus of this program is to find a better alternative to arrest when dealing with the consequences of either being homeless or at risk for homelessness. The BPD Outreach Program has an advisory committee that includes Centerstone (mental health services), IU Health Bloomington Hospital, Volunteers in Medicine, Shalom Community Center, the faith community, and other agencies such as Monroe County Public Library, Monroe County Probation Office, etc. The advisory committee helps coordinate services for homeless individuals and families encountered by the BPD Resource Officers and street social worker.

Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness

The network of housing and service providers in Bloomington is comprehensive and the city is known for its concern and activism in social issues. Several umbrella organizations have formed to assist in creating more efficient and effective allocation of resources, and to avoid duplication in programming. The South Central Housing Network is a consortium of housing providers including those involved in

permanent, transitional and emergency needs. The City of Bloomington Housing and Neighborhood Development Department is a member of the South Central Housing Network.

Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards and evaluate outcomes, and develop funding, policies and procedures for the administration of HMIS

ESG funds are distributed through the State of Indiana to Region 10 which is represented by the South Central Housing Network. The Network has developed its plan to end homelessness called *Heading Home: A Regional Plan to Make Homelessness Rare, Brief and Nonrepeating* that outlines the goals of Region 10 in conjunction with the State of Indiana's goals to end homelessness. The State is currently working on an assessment tool to be used state-wide. The release date of this tool is unknown at this time.

2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities

Table 2 – Agencies, groups, organizations who participated

2	Agency/Group/Organization	SHALOM COMMUNITY CENTER
	Agency/Group/Organization Type	Services-homeless
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	
3	Agency/Group/Organization	Bloomington Housing Authority
	Agency/Group/Organization Type	PHA
	What section of the Plan was addressed by Consultation?	Public Housing Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	
4	Agency/Group/Organization	STEPPING STONES
	Agency/Group/Organization Type	Housing Services-Children
	What section of the Plan was addressed by Consultation?	Homelessness Needs - Unaccompanied youth
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	
5	Agency/Group/Organization	LifeDesigns, Inc.
	Agency/Group/Organization Type	Housing Services-Elderly Persons Services-Persons with Disabilities

	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	
6	Agency/Group/Organization	NEW HOPE FAMILY SHELTER
	Agency/Group/Organization Type	Housing Services - Housing Services-homeless
	What section of the Plan was addressed by Consultation?	Homeless Needs - Families with children
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	
7	Agency/Group/Organization	WorkOne
	Agency/Group/Organization Type	Services-Employment Other government - State
	What section of the Plan was addressed by Consultation?	Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	
8	Agency/Group/Organization	AREA 10 AGENCY ON AGING
	Agency/Group/Organization Type	Services - Housing Services-Elderly Persons Services-Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	

9	Agency/Group/Organization	Community Kitchen of Monroe County
	Agency/Group/Organization Type	Services-homeless
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	
10	Agency/Group/Organization	Bloomington Hospital/Positive Link
	Agency/Group/Organization Type	Services-Persons with HIV/AIDS
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	
11	Agency/Group/Organization	Bloomington Economic Development Corporation
	Agency/Group/Organization Type	Planning organization
	What section of the Plan was addressed by Consultation?	Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	

20	Agency/Group/Organization	Middle Way House, Inc.
	Agency/Group/Organization Type	Services-Victims of Domestic Violence
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	

Identify any Agency Types not consulted and provide rationale for not consulting

The Housing and Neighborhood Development Department attempted to consult a wide range of agency types for the Consolidated Plan 2015-2019. There is no type of agency that was intentionally not consulted.

Other local/regional/state/federal planning efforts considered when preparing the Plan

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	South Central Housing Network	Continuum of Care coordination
Coordinated Human Services -- Public Transp Plan	Bloomington/Monroe County Metropolitan Planning Organization (MPO)	Transportation needs of the community, especially for those with special needs.
Community Health Needs Assessment (2011-2012)	IU Heath Bloomington Hospital	Community healthcare assessment
Service Community Assessment of Needs (2012)	United Way of Monroe County, Indiana	Community needs assessment
Growth Policies Plan (*)	City of Bloomington Planning Department	Development of housing, *

Table 3 – Other local / regional / federal planning efforts

Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(l))

Narrative (optional):

DRAFT

PR-15 Citizen Participation

1. Summary of citizen participation process/Efforts made to broaden citizen participation Summarize citizen participation process and how it impacted goal-setting

The Housing and Neighborhood Development Department did a variety of activities to ensure broad citizen participation in the Consolidated Plan Process. On October 1, 2014, HAND mailed out a survey to 700 random addresses throughout the community. Eighty-two were returned by the Post Office as undeliverable. Two-hundred Seventy-three surveys were completed which is a 44.1% return rate. A survey to 250 Section 8 assisted tenants and Bloomington Housing Authority residents was mailed on October 30, 2014. Thirty-eight were mailed back and 48 were deposited in a sealed box at the Bloomington Housing Authority office which is a return rate of 15%.

HAND conducted series of focus groups on five relevant topics: Community Development , Economic Development, Homelessness, Social Services and Affordable Housing. The focus groups were advertised through the Herald-Times and on the City's webpage . HAND conducted a series of key informant discussions with key community members. See Table 4 for a complete list of key informants.

In addition, HAND conducted face-to-face surveys with patrons of the Community Kitchen and the Shalom Community Center. Staff members also went out with Bloomington Police Department Resource Officers to interview unsheltered homeless individuals. Individuals were contacted at city parks, at the Monroe County Public Library and along the streets. Interviewees were asked questions about what services they use or have used and what, if any, services are needed but not available.

Comments and survey results are attached.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Mailed Survey	Non-targeted/broad community	273 surveys returned	See attached	See attached	
2	Mailed Survey	Community Development	9 attended	See attached	See attached	
3	Mailed Survey	Affordable Housing	13 attended	See attached	See attached	
4	Mailed Survey	Homelessness	25 attended	See attached	See attached	
5	Mailed Survey	Economic Development	6 attended	See attached	See attached	
6	Mailed Survey	Redevelopment Commission	6 attended	See attached	See attached	
7	Mailed Survey	Bloomington Housing Authority	1	See attached	See attached	
8	Mailed Survey	Social Services	9 attended	See attached	See attached	
9	Mailed Survey	Section 8/BHA Residents	86 survey responses	See attached	See attached	
10	Mailed Survey	Stepping Stones	1	See attached	See attached	
11	Mailed Survey	Middle Way House	1	See attached	See attached	
12	Mailed Survey	Life Designs	2	See Attached	See attached	
13	Mailed Survey	New Hope Family Shelter	1	See attached	See attached	
14	Mailed Survey	Mayor/Deputy Mayor	2	See attached	See attached	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
15	Mailed Survey	City Council	7	See attached	See attached	
16	Mailed Survey	Shalom	1	See attached	See attached	
17	Mailed Survey	WorkOne	1	See attached	See attached	
18	Mailed Survey	Area 10 Agency on Aging	1	See attached	See attached	
19	Mailed Survey	Community Kitchen	1	See attached	See attached	
20	Mailed Survey	Positive Link	1	See attached	See attached	
21	Mailed Survey	Community Kitchen Patrons	18	See attached	See attached	
22	Mailed Survey	Bloomington Economic Development Corporation	1	See attached	See attached	
23	Mailed Survey	Shalom Patrons	29	See attached	See attached	
24	Mailed Survey	South Central Housing Network (Region 10)	20	See attached	See attached	
25	Mailed Survey	Homeless Individuals	14	See attached	See attached	

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

DRAFT

NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c)

Summary of Housing Needs

In order to make the Consolidated Plan 2015-2019 as useful and long-lived as possible, the following data has been updated when appropriate and possible.

*Note: The number of housing units per the above noted source is 33,239 (2010). The number of households in the 2005-2010 Consolidated Plan based on 2000 census information was 28,400.

Demographics	Base Year: 2000	Most Recent Year: 2011	% Change
Population	69,868	79,662	14%
Households	26,764	30,063	12%
Median Income	\$25,377.00	\$26,516.00	4%

Table 5 - Housing Needs Assessment Demographics

Data Source: 2000 Census (Base Year), 2007-2011 ACS (Most Recent Year)

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households *	9,440	4,030	4,845	2,205	9,540
Small Family Households *	1,560	865	1,275	675	4,030
Large Family Households *	104	85	29	85	400
Household contains at least one person 62-74 years of age	360	350	565	285	1,605
Household contains at least one person age 75 or older	225	334	485	210	1,090
Households with one or more children 6 years old or younger *	714	369	454	225	853

* the highest income category for these family types is >80% HAMFI

Table 6 - Total Households Table

Data Source: 2007-2011 CHAS

Housing Needs Summary Tables

1. Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	135	65	75	0	275	0	15	35	10	60
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	45	25	40	0	110	0	0	0	0	0
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	65	15	60	0	140	0	0	0	15	15
Housing cost burden greater than 50% of income (and none of the above problems)	6,780	1,375	410	50	8,615	335	255	105	80	775
Housing cost burden greater than 30% of income (and none of the above problems)	300	1,250	1,215	145	2,910	150	160	475	180	965

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Zero/negative Income (and none of the above problems)	995	0	0	0	995	140	0	0	0	140

Table 7 – Housing Problems Table

Data 2007-2011 CHAS
Source:

2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	7,025	1,475	580	50	9,130	335	265	140	110	850
Having none of four housing problems	755	1,720	2,990	1,185	6,650	195	570	1,140	860	2,765
Household has negative income, but none of the other housing problems	995	0	0	0	995	140	0	0	0	140

Table 8 – Housing Problems 2

Data 2007-2011 CHAS
Source:

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	1,045	550	460	2,055	170	90	125	385
Large Related	84	60	0	144	20	20	4	44
Elderly	220	145	190	555	125	174	270	569

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Other	5,964	1,945	1,060	8,969	175	130	200	505
Total need by income	7,313	2,700	1,710	11,723	490	414	599	1,503

Table 9 – Cost Burden > 30%

Data 2007-2011 CHAS
Source:

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	890	230	65	1,185	150	80	10	240
Large Related	84	0	0	84	10	20	0	30
Elderly	170	80	75	325	85	65	55	205
Other	5,840	1,095	300	7,235	90	85	55	230
Total need by income	6,984	1,405	440	8,829	335	250	120	705

Table 10 – Cost Burden > 50%

Data 2007-2011 CHAS
Source:

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	50	15	25	0	90	0	0	0	0	0
Multiple, unrelated family households	15	0	0	0	15	0	0	0	15	15
Other, non-family households	75	25	75	0	175	0	0	0	0	0
Total need by income	140	40	100	0	280	0	0	0	15	15

Table 11 – Crowding Information – 1/2

Data 2007-2011 CHAS
Source:

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present	0	0	0	0	0	0	0	0

Table 12 – Crowding Information – 2/2

Data Source
Comments:

Describe the number and type of single person households in need of housing assistance.

The Indiana Region 10 Point-in-Time Homeless Count conducted on 1/29/14 shows a total of 353 persons, 221 households, in need of housing. Of those, 302 persons, 201 households, are in Monroe County. The assumption is that the majority of those persons are located within the city of Bloomington. The area shelters show similar results of unduplicated clients for 2014: Backstreet Missions Men's Shelter had 212, Backstreet Missions Agape House (women's shelter) had 13, and Martha's House had 293 (209 men and 84 women).

Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.

Middle Way House provides service and shelter for women and children who are victims of domestic violence. They also provide sexual assault support services. In 2012, Middle Way House provided 131 unduplicated women and their 94 children with emergency shelter. In Fiscal Year 2013, Middle Way House provided services to 150 unduplicated women and children with emergency services. For Fiscal Year 2014 (through February 2015), they provided services to 99 unduplicated women and children.

In addition, in 2012, Middle Way House answered 130 rape crisis calls.

What are the most common housing problems?

Bloomington Municipal Code Title 16 requires that all rental properties be registered and inspected by the Housing and Neighborhood Development Department for compliance with the Residential Rental and Lodging Establishment Inspection Program (http://bloomington.in.gov/documents/viewDocument.php?document_id=7255). As of January 31, 2015, there were 22,451 registered rental units within the City of Bloomington city limits. All of those units are inspected on a 3, 4, or 5 year cyclical basis. Title 16 defines a "Dwelling unit" as "a single unit

providing complete independent living facilities for one or more persons, including permanent provisions for living, sleeping, eating, cooking and sanitation" (BMC 16.02.020). The HAND Department can state that all of the 22,451 registered rental units have "complete plumbing and kitchen facilities." We cannot document the 275 rental units listed in the above Table 7 as having "Substandard Housing - Lacking complete plumbing or kitchen facilities" within the city limits.

Due to Bloomington Municipal Code Title 16, substandard rental housing is fairly rare as all rental properties are inspected as outlined above. Bloomington Municipal Code Title 20 (Unified Development Ordinance) limits the number of unrelated adults that can occupy certain zoning areas. Therefore, the most common housing problem is cost burden. As noted in Tables 9 and 10 above, cost burden for renters is a substantial problem with 39% of all households paying more than 30% and 29% of all households paying more than 50% of their gross monthly income on housing. According to the Service Community Assessment of Needs (SCAN) for Monroe County, Indiana, 13% of those surveyed in 2010 indicated a major problem having enough money to pay their rent or mortgage. (<https://www.monroeunitedway.org/scan>)

Are any populations/household types more affected than others by these problems?

Households with very low income are more affected by cost burden than those of higher incomes. Table 9 shows that 24% of rental households below 30% area median income have a cost burden of more than 30%. For cost burdened homeowners below 30% area median income, the percentage of households that are cost burdened greater than 30% is less than 2%. Table 10 shows similar results for those cost burdened greater than 50% with 23% for renters and 1.1% for homeowners. The SCAN shows that of the households that stated they had difficulty having enough money to pay rent or mortgage, 58% of them had household incomes below \$25,000.

Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance

The 2014 Point-in-Time count shows 131 persons (40 households) with at least one adult and one child in Monroe County and a total of 175 persons (51 households) in Region 10. One hundred twenty (120) of those persons (24 households) are in transitional housing units. Fifty persons (17 households) are in emergency shelter. There were no unsheltered families found during this Point-in-Time count. Of the households living in emergency shelter, 28 were below the age of 18.

Since February 2014, the Shalom Community Center has provided Rapid Rehousing Assistance who meet the criteria for assistance. The most common issues that caused a loss of housing were loss of employment, cost of housing is too high, difficulty with money management, and addictions. The criteria for assistance is:

- Households must meet the HUD definition of homeless
- Households have to have current employment (or income)
- Households must be able to pay at least 50% of their rent & utilities

Through the end of January 2015, Shalom provided assistance to 87 households (102 adults and 42 children). As of that date, 85% of those households were still housed, 10% lost their housing and 5% were unable to be reached.

If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:

Estimates were based on the 2014 Point-in-Time County.

Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness

The most common housing characteristic linked with housing instability is cost burden.

Discussion

NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

There does not appear to be a disproportionately greater need by any racial or ethnic group in Bloomington. See below for details.

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	7,035	460	1,300
White	5,775	460	795
Black / African American	390	0	19
Asian	425	0	475
American Indian, Alaska Native	29	0	0
Pacific Islander	0	0	0
Hispanic	280	0	0

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Data Source: 2007-2011 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,920	980	0
White	2,365	790	0
Black / African American	199	115	0
Asian	225	0	0
American Indian, Alaska Native	30	0	0
Pacific Islander	0	0	0

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Hispanic	55	35	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Data Source: 2007-2011 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,710	2,390	0
White	1,510	2,065	0
Black / African American	25	85	0
Asian	85	110	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	4	50	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data Source: 2007-2011 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	430	1,685	0
White	400	1,500	0
Black / African American	0	45	0
Asian	19	120	0

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
American Indian, Alaska Native	4	0	0
Pacific Islander	0	0	0
Hispanic	10	0	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data Source: 2007-2011 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

Discussion

According to the 2010 Census (<http://quickfacts.census.gov/qfd/states/18/1805860.html>), Bloomington's population racial/ethnic breakdown is as follows:

The tables noted above show that there is no disproportionately greater need was reported for Bloomington. In the 0-30% Area Median Income, 5.5% of the reporting Black/African American households and 4% of Hispanic households noted one or more housing problem. In the 30-50% Area Median Income bracket, 7% of the reporting Black/African American households noted one or more housing problems.

NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205

(b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	6,600	895	1,300
White	5,410	830	795
Black / African American	380	10	19
Asian	425	0	475
American Indian, Alaska Native	29	0	0
Pacific Islander	0	0	0
Hispanic	220	60	0

Table 17 – Severe Housing Problems 0 - 30% AMI

Data Source: 2007-2011 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,315	2,590	0
White	1,015	2,125	0
Black / African American	60	259	0
Asian	185	45	0
American Indian, Alaska Native	10	25	0
Pacific Islander	0	0	0
Hispanic	25	65	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Data Source: 2007-2011 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	465	3,630	0
White	420	3,145	0
Black / African American	0	110	0
Asian	25	170	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	4	50	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Data Source: 2007-2011 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	165	1,950	0
White	145	1,760	0
Black / African American	0	45	0
Asian	19	120	0
American Indian, Alaska Native	4	0	0
Pacific Islander	0	0	0
Hispanic	0	10	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Data Source: 2007-2011 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

Discussion

According to the 2010 Census (<http://quickfacts.census.gov/qfd/states/18/1805860.html>),
Bloomington's population racial/ethnic breakdown is as follows:

For Severe Housing Problems, again there appeared to be little disproportionately greater need for any racial or ethnic group with the exception of Asian households. Asian households between 30-50% and 80-100% Area Median Income reported in greater numbers than population average 14% and 11.5% respectively. For Black/African American households that was only true for households between 0-30% Area Median Income showing 5.7%.

NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction:

Cost burden is the highest housing problem in Bloomington. Bloomington, Indiana is home to Indiana University, and the student population (46,416 for 2014-2015 - <http://news.iu.edu/releases/iu/2014/09/enrollment-fall-2014.shtml>) drives the demand for and cost of housing.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	13,215	3,920	8,430	1,300
White	11,685	3,395	6,945	795
Black / African American	540	175	420	19
Asian	490	144	600	475
American Indian, Alaska Native	0	25	43	0
Pacific Islander	25	0	0	0
Hispanic	295	100	250	0

Table 21 – Greater Need: Housing Cost Burdens AMI

Data Source: 2007-2011 CHAS

Discussion:

According to the 2010 Census (<http://quickfacts.census.gov/qfd/states/18/1805860.html>), Bloomington's population racial/ethnic breakdown is as follows:

Cost burden is the most common housing problem in Bloomington and, with the exception of one outlier, there is no disproportionately greater need. For the no/negative income, the 36% of the Asian households for that category reported being cost burdened.

NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)

Are there any income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?

While there are a few areas where the need is slightly above the census percentage, the variances are very small.

If they have needs not identified above, what are those needs?

Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?

Historically, Bloomington's small African American population lived on the west side, where a segregated black grade school was active from 1915-1952. This large area was located south of 12th Street and north of Kirkwood Avenue, from Adams Street on the west to the Square. The working class neighborhoods of Bloomington lay west of the old CSX railroad right-of-way (B-Line) and Walnut Street. However, Bloomington does not really have any areas where there is a concentration of any racial or ethnic group. Please see attached census maps marked as Exhibit *.

NA-35 Public Housing – 91.205(b)

Introduction

The Bloomington Housing Authority's mission is to "administer public funds using available resources in a manner which will allow the BHA to offer a variety of affordable housing opportunities and supportive services that foster stability and self sufficiency through creative partnerships while servicing our customers with the highest level of professionalism and respect." The Bloomington Housing Authority is rated as a high performer with a PHAS Score of 96.

Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	7	308	1,341	48	1,214	66	6	0

Table 22 - Public Housing by Program Type

***includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition**

Alternate Data Source Name:

Bloomington Housing Authority - 2015 Update

Data Source Comments: Received updated data directly from the Bloomington Housing Authority

Characteristics of Residents

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers	Project - based	Tenant - based	Special Purpose Voucher	
				Total			Veterans Affairs Supportive Housing	Family Unification Program
Average Annual Income	0	6,130	6,844	9,958	10,973	11,022	9,947	11,716
Average length of stay	0	0	3	2	2	6	1	1
Average Household size	0	1	2	2	2	2	1	2
# Homeless at admission	0	0	9	17	0	17	0	0
# of Elderly Program Participants (>62)	0	0	45	218	23	188	6	0
# of Disabled Families	0	10	111	647	19	582	42	0
# of Families requesting accessibility features	0	11	6	1,249	22	1,181	35	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

Table 23 – Characteristics of Public Housing Residents by Program Type

Alternate Data Source Name:

Bloomington Housing Authority - 2015 Update

Data Source Comments: Received updated data directly from the Bloomington Housing Authority

Race of Residents

Race	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	6	264	1,115	43	1,004	56	6	0
Black/African American	0	0	41	234	4	222	8	0	0
Asian	0	0	5	7	1	4	2	0	0
American Indian/Alaska Native	0	1	0	4	0	3	0	0	0
Pacific Islander	0	0	0	1	0	1	0	0	0
Other	0	0	1	4	0	4	0	0	0
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 24 – Race of Public Housing Residents by Program Type

Alternate Data Source Name:

Bloomington Housing Authority - 2015 Update

Data Source Comments: Received updated data directly from the Bloomington Housing Authority

Ethnicity of Residents

Ethnicity	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	4	21	0	20	1	0	0
Not Hispanic	0	7	297	1,320	48	1,194	65	6	0

***includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition**

Table 25 – Ethnicity of Public Housing Residents by Program Type

Alternate Data Source Name:

Bloomington Housing Authority - 2015 Update

Data Source Comments: Received updated data directly from the Bloomington Housing Authority

DRAFT

Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:

The Bloomington Housing Authority had 50 accommodation requests in 2014. Needs include accessible units for families (larger than one bedroom with no stairs), grab bars, raised toilet seats, accessible street parking, and access to units (i.e. handicap ramps).

Most immediate needs of residents of Public Housing and Housing Choice voucher holders

Immediate needs include: access a path to a living wage job, affordable childcare, repairing bad credit, and attaining educational credentials to qualify for employment.

How do these needs compare to the housing needs of the population at large

On October 30, 2014, a survey was mailed to 250 Housing Choice voucher and public housing tenants. Eighty-six surveys were received which is a 15% return rate. That survey indicated:

- 35% have lived in current housing 1-3 years, 22% less than a year, 18% 4-6 years
- Majority (31%) report waiting 1-3 months for current housing
- 76% reported feeling satisfied or very satisfied with current housing situation.

Q: If you are dissatisfied with your current living arrangement, why? Fifty-one (51) responded to question with a majority (35%) reported not feeling safe, followed by 29% not liking neighborhood.

Q: What are the obstacles, if there are some, to improving your housing situation? 38% reported NONE, 29% reported rent is too high, 22% reported lack of required credit.

Q: Have you or anyone in your household used any of the following community resources and programs (top 4)? 57% used Salvation Army, 41% used Centerstone, 36% used Community Kitchen, 34% used Monroe County United Ministries.

Q: Prior to your current housing arrangement, had you ever experienced homelessness? 48% of respondents reported experiencing homelessness at some point.

Q: How many times had you experienced homelessness? 45% experienced homelessness 3 or more times, 37% experienced homelessness 1 time, 18% experienced homelessness 2 times.

Q: What services were most helpful to you when you experienced homelessness? 38% had some form of a food service related answer, 38% had some form of a shelter related answer.

Q: What strains your budget the most? 53% reported food, 38% reported utilities, 36% reported transportation.

Q: Are you interested in taking a class on renting, homeownership, budgeting, credit, predatory lending, none of above? 68% reported none of above, 19% homeownership, 15% credit, 12% budgeting.

Q: Have you ever experienced housing discrimination while in Bloomington? 85% reported never experiencing housing discrimination in Bloomington.

Q: What is the highest level of education you have completed? 59% have a high school diploma/GED or less.

Q: Please select one of the following in regards to your current employment status: 57% receive disability or social security benefits, 17% seeking employment, 26% employed in some manner (Full – 11%, part – 14%, more than one job – 1%), 15% age 24-34, 23% age 34-45, 35% age 45-62, 21% age 62+, 53% of respondents from a 1 person household.

Discussion

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

Please note that the Point-in-Time data is for Region 10. Information will be provided on a County/City level when possible.

If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):

Monroe County:

Households with at least one adult & one child

- Households: 40
- Persons: 131

Households without children

- Households: 169
- Persons: 169

Households with only children

- Households: 2
- Persons: 2

Veterans with at least one adult and one child

- Households: 0
- Persons: 0

Veterans without children

- Households: 16
- Persons: 16

Monroe County Homeless Sub-Populations:

- Chronically Homeless Individuals: 42
- Chronically Homeless Families: 3
- Persons in Chronically Homeless Families: 8
- Adults with a Serious Mental Illness: 41
- Adults with Substance Abuse Disorder: 36
- Adults with HIV/AIDS: 3
- Victims of Domestic Violence: 100

DRAFT

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
White	322	7
Black or African American	35	1
Asian	0	0
American Indian or Alaska Native	0	0
Pacific Islander	0	0
Ethnicity:	Sheltered:	Unsheltered (optional)
Hispanic	17	0
Not Hispanic	345	8

Data Source

Comments:

Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.

According to the Point-in-Time count conducted on January 29, 2014, there are forty-two households (131 individuals) in Monroe County in need of housing assistance. Fifty-eight percent (58%) of the reported households with children were residing in Transitional Housing at the time of the count. None of those households reported to be families of veterans. The Point-in-Time count held on January 30, 2013, shows forty-eight (48) households and 144 persons experiencing homelessness in Monroe County. Of those, 96 were under the age of 18. Sixty-four percent (64%) were residing in Transitional Housing.

Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.

In 2014, twenty-two percent (22%) of the households report being either Black/African-American or Multiple Races. Ten percent (10%) report being Hispanic.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

On January 15 & 17, 2015, HAND staff accompanied BPD Resource Officers to survey individuals who are identified themselves as homeless or at risk for homelessness on use of services and need. The 14 individuals who were surveyed, they note their housing situations as follows: Inter-Faith Winter Shelter (6), Rental with no assistance (2), Unsheltered (2), Housing Choice Voucher (1), Crawford (1), Rapid

Rehousing (1), and Living with friends (1). The most commonly used service/agency was Shalom Community Center with 15. Other commonly used services included Community Kitchen (12), Salvation Army (10), Mother Hubbard's Cupboard (9), Volunteers in Medicine (8), Centerstone (7), New Leaf New Life, Martha's House and Inter-Faith Winter Shelter (6), and Indiana Legal Services and Monroe County United Ministries (4). Eight (8) of the 14 individuals surveyed indicated that they have medical insurance, two are veterans, and four do not have medical insurance.

Discussion:

The City of Bloomington, through the Housing and Neighborhood Development (HAND) Department has historically assisted service and housing providers who work extensively with homeless or at-risk for homelessness individuals and families through the following sources:

- Community Development Block Grant Social Services
- Community Development Block Grant Physical Improvements (reconstruction/rehabilitation)
- HOME Investment Partnership (housing new construction)
- Jack Hopkins Council Social Service Grants

Priorities for the next five years include:

1. BPD Outreach Program. Continue the BPD Outreach Program by coordinating community resources to address the needs of individuals and families struggling with homelessness. This program was launched on April 1, 2014. Six Bloomington Police Department Officers volunteered, along with a Street Social Worker, to provide access to assistance for those in need. Initial indications have been extremely positive showing a 48.7% decrease in police involvements, a 55.2% decrease in arrests and a 29.15% decrease in emergency room usage from 2013 to 2014 for individuals who were at one point identified as part of the homeless population. Get report stats from Dan.
2. Funding for service providers. Continue to provide financial assistance to emergency service providers through CDBG Social Services and Jack Hopkins Council Social Service grant programs. Between 2010 -2014, the City provided \$425,191 in CDBG and \$708,947.63 to agencies providing emergency services. Those services included, but are not limited to: Community Kitchen, Inter-Faith Winter Shelter, New Hope Family Shelter, Stepping Stones, Shalom Community Center, and Volunteers in Medicine.
3. Permanently Supportive Housing. Provide funding for future permanently supportive housing developments. In 2013, the City of Bloomington provide HOME Investment Partnership Funds to assist in the development of the 25 unit Crawford Apartments. Crawford Apartments is a "housing first" supportive housing development.

4. Tenant Based Rental Assistance. Provide assistance through Tenant Based Rental Assistance (TBRA) to households on the Housing Choice Voucher waiting list and *.
5. South Central Housing Network. Provide technical assistance and financial support to the continued refinement and implementation of the Region 10 "Heading Home" plan to make homelessness rare, brief and nonrepeating.

DRAFT

NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d)

Introduction:

Bloomington's comprehensive array of services for individuals with special needs, which include services designed for the elderly, persons with disabilities, and persons with HIV/AIDS all exist within our community.

Describe the characteristics of special needs populations in your community:

As of the 2010 Census, 6,523 persons were 65 years or over. This constitutes 7.9% of Bloomington's population. Bloomington has been recognized as a wonderful place to retire because of the vast number of activities through Indiana University and the community. Bloomington, through its community of services, allows the elderly to have options to live as independently as possible and to have a good quality of life.

The 2010 Census also indicates that 5,532 persons under the age of 65 are living with a disability. This constitutes 6.7% of Bloomington's population. Bloomington has long provide services to children and adults with disabilities, starting with Stone Belt which opened its doors to provide education to children with development disabilities in 1958. Providing opportunities for active citizenship for individuals with disabilities is the mission of organizations such as Stone Belt and LifeDesigns.

According to the Indiana State Department of Health, there are 215 individuals living with HIV/AIDS in Monroe County (http://www.in.gov/isdh/files/Map_Persons_Living_with_HIV_by_County.pdf). Positive Link, a program of Indiana University Health Bloomington Hospital Community Health, is the preeminent provider of comprehensive prevention and holistic social services for those impacted with HIV in south central Indiana. Positive Link, based in Bloomington, provides comprehensive services to clients, including housing assistance.

What are the housing and supportive service needs of these populations and how are these needs determined?

Housing and supportive service needs of these populations are determined by population estimates, demand for services, and other specific needs surveys. Please see above.

Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:

Please see above.

Discussion:

Objectives for the next five years include:

1. Provide financial assistance to develop additional housing for special needs populations such as senior/accessible housing. In 2012, HAND provided financial assistance for the development of Patterson Pointe Senior Apartments, a 61 unit apartment complex for persons age 55 and over.
2. Provide financial assistance to allow the elderly or disabled to remain in their homes.
3. Owner-Occupied Rehabilitation Loan Program -- provides financial assistance to bring owner-occupied homes up to current building code, make energy efficiency upgrades, and accessibility modifications, if needed. Home Modification for Accessible Living -- provides financial assistance to make accessibility modifications.
4. Provide financial assistance to organizations that serve special needs groups through CDBG and/or Jack Hopkins Council Social Service Grant programs.
5. Provide financial and technical assistance to provide for accessible infrastructure and/or facility improvements. This includes the development and/or reconstruction of sidewalks to meet ADA requirements.

NA-50 Non-Housing Community Development Needs – 91.215 (f)

Describe the jurisdiction's need for Public Facilities:

Bloomington has a robust social service community. As those agencies grow and change, their physical needs also change. In order to keep facilities usable and accessible for clientele, those agencies must be able to modify their buildings to meet their needs. Currently, the Boys & Girls Club at Crestmont is renovating/reconstructing/expanding their new facility to meet their needs.

The City of Bloomington was incorporated in 1845. Its history is an important part of the culture. Many of those historical structures are used by governmental and/or social service agencies for public service. It is important to maintain the historical integrity of those buildings. Currently, the Banneker Community Center, once the segregated African-American School, is getting ready to celebrate its 100th anniversary. Necessary repairs are being made to the WPA limestone retaining wall. This wall is an important part of the historical nature of the site and should be preserved.

How were these needs determined?

The City of Bloomington determined its non-housing community development needs as follows:

1. Community Surveys
2. Community Focus Groups
3. Key Informant Surveys
4. Historic Data
5. Existing Community Data

Describe the jurisdiction's need for Public Improvements:

According to the Community Survey responses, 34.47% of the respondents believe that the area in most need of improvement is sidewalks/streets, followed by neighborhoods (30.21%). Suggested improvements include: additional sidewalk connectivity, sidewalk improvement/repairs, additional ADA ramps, additional multi-purpose pathways, additional bike lanes, more street improvements (including street trees), more street lighting, additional public transportation routes, extended public transportation hours, additional bus shelters, improved storm water systems, updated water/waste water systems, and install waste water systems in areas where they do not exist.

How were these needs determined?

The City of Bloomington determined its non-housing community development needs as follows:

1. Community Surveys
2. Community Focus Groups
3. Key Informant Surveys
4. Historic Data
5. Existing Community Data

Describe the jurisdiction's need for Public Services:

The Community Survey ranks mental health and related services as the most critical need for our community. Followed closely by affordable childcare. Other critical needs noted include: substance abuse related services, emergency assistance such as food, housing & utilities assistance, job training/employment services, housing related services, and basic medical related services.

How were these needs determined?

The City of Bloomington determined its non-housing community development needs as follows:

1. Community Surveys
2. Community Focus Groups
3. Key Informant Surveys
4. Historic Data
5. Existing Community Data

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

DRAFT

MA-10 Number of Housing Units – 91.210(a)&(b)(2)

Introduction

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	11,747	35%
1-unit, attached structure	2,602	8%
2-4 units	3,783	11%
5-19 units	9,283	28%
20 or more units	4,812	14%
Mobile Home, boat, RV, van, etc	990	3%
Total	33,217	100%

Table 26 – Residential Properties by Unit Number

Data Source: 2007-2011 ACS

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	21	0%	703	4%
1 bedroom	221	2%	6,342	32%
2 bedrooms	2,395	24%	7,800	39%
3 or more bedrooms	7,462	74%	5,119	26%
Total	10,099	100%	19,964	101%

Table 27 – Unit Size by Tenure

Data Source: 2007-2011 ACS

Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

Units assisted through the Low-Income Housing Tax Credit Program:

- 652 total family type units (Bicycle Apartments, Crestline Properties, Henderson Courts, Orchard Glen Cooperative, Woodbridge Apartments I)
- 20 total accessible type units (Westplex Woods)
- 210 total elderly type units (Cambridge Square, Providence Place)
- 882 total units

City of Bloomington HOME Investment Partnership Assisted Units:

- 5 units -- 3/4 House -- (Amethyst House)
- 13 units -- SRO -- (Centerstone)
- 28 units -- DV Apartments -- (Middle Way House)
- 11 units -- Accessible -- (Renaissance Rentals)
- 110 units -- family -- (Rental New Construction Rental Rehabilitation Programs)
- 167 Total units

* IDIS Report with who served numbers

Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.

Does the availability of housing units meet the needs of the population?

Bloomington has a very low vacancy rate for both owner-occupied (1.5%) and rental (3.1%). With vacancy rates so low, demand for housing is very high which drives prices up. Please see discussion below MA-15.

Describe the need for specific types of housing:

Accessible housing -- According to the U.S. Census 2010, there are approximately 5,532 persons in Bloomington who are under the age of 65 and have a disability. There are also 6,523 persons over the age of 65. While not all of these individuals will need accessible housing, many of them likely would benefit from it. The 2000 edition of the *Directory of Resources and Services for People with Disabilities* developed by the Bloomington Council on Accessibility shows 388 units and HAND's last count noted 455 units that are accessible in Monroe County.

Affordable Housing within walking distance of employment centers -- *A Look Inside the 2011 Bloomington Economy* by the Bloomington Economic Development Corporation shows the largest employment by section, 2009, to be Government with employment numbers of 23,081. This would include Indiana University which has an employment base of approximately 7,400 people (<http://www.iub.edu/faculty/index.shtml>). The second largest sector is Health care and social assistance with employment numbers of 9,156. Most of these jobs are located in or near the Bloomington downtown. Yet, housing for the basic works is likely out of reach due to the student housing demand which pushes low to moderate income households further out of the downtown area making them more dependent on transportation.

Senior housing -- There are approximately 6,523 persons over the age of 65 living in Bloomington. While the median age in Bloomington is 23.3 years due to the presence of * Indiana University students,

the population is aging. Bloomington was listed in the *Top 25 Places to Retire* by **Forbes** in 2012, **AARP's 10 Great Small Cities for Retirement** in 2011, and **Money Magazine's Top 25 Places to Retire** in 2011. Bloomington has a lot to offer retirees; excellent theater, collegiate sports, museums, parks and many activities. Demand for senior housing continues to increase; particularly affordable senior housing. Add what Dan finds out.

Workforce housing -- Bloomington has a highly educated populace with 56.6% of the population having a Bachelor's degree or higher. Median household income is \$53,046 with median income for men at \$20,548 and women at \$13,828 (<http://factfinder.census.gov>). In order to attract and maintain an accessible workforce, housing needs to be available for individuals and households that are ineligible for affordable housing programs, but below what market rate housing would require approximately 81% - 125% Area Median Income.

Discussion

In order to encourage the development of housing as outlined above, objectives for the next five years will include:

Objective 1: Create opportunity for the development of affordable housing.

Objective 2: Provide financial assistance for the development or modification of housing that is accessible.

Objective 3: Create opportunity for the development of affordable senior housing.

Objective 4: Work to develop creative ways to encourage workforce housing close to employment centers.

MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)

Introduction

Cost of Housing

	Base Year: 2000	Most Recent Year: 2011	% Change
Median Home Value	119,300	166,300	39%
Median Contract Rent	491	644	31%

Table 28 – Cost of Housing

Data Source: 2000 Census (Base Year), 2007-2011 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	5,216	26.1%
\$500-999	11,110	55.7%
\$1,000-1,499	2,218	11.1%
\$1,500-1,999	762	3.8%
\$2,000 or more	658	3.3%
Total	19,964	100.0%

Table 29 - Rent Paid

Data Source: 2007-2011 ACS

Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	964	No Data
50% HAMFI	4,314	715
80% HAMFI	13,234	2,085
100% HAMFI	No Data	3,309
Total	18,512	6,109

Table 30 – Housing Affordability

Data Source: 2007-2011 CHAS

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	548	598	747	1,042	1,323
High HOME Rent	548	598	747	1,042	1,145

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Low HOME Rent	548	598	718	830	926

Table 31 – Monthly Rent

Data Source: HUD FMR and HOME Rents

Is there sufficient housing for households at all income levels?

Monthly Housing Cost as Percent of Income:

Source: American Fact Finder

<http://factfinder.census.gov/faces/tableservices/jsf/pages/productview.xhtml?src=CF>

Bloomington's housing market is affected by the presence of Indiana University. Affordable housing in the core neighborhoods are prime rental property and often purchased by investors at prices that low to moderate income individuals and families cannot afford.

57.1% of households in Bloomington make less than \$34,999/year.

(<http://factfinder.census.gov/faces/tableservices/jsf/pages/productview.xhtml?src=CF>). The maximum house price a household with an annual income of \$34,999/year could afford is \$131,000 (assuming 4% interest rate for 30 years) if they are willing/able to spend the full 30% gross monthly income on housing. On March 9, 2015, a review of the properties for sale in Bloomington (homefinder.org) showed 724 listings with Bloomington addresses (includes much of Monroe County outside the city limits). Three hundred thirty-three (333) properties are available for sale with listing prices below \$150,000. Of those 333 properties, fifty-four (54) are houses in the city limits with a price breakdown as follows: below \$50,000 (0), between \$50,000 - \$100,000 (17) and between \$100,000 - \$150,000 (37).

Further, rents are driven by the student market and those units are often unaffordable for low to moderate income families. Sixty-six percent (66.2%) of Bloomington's housing stock is rental and rental vacancy rates remain very low at 3.1%

(<http://factfinder.census.gov/faces/tableservices/jsf/pages/productview.xhtml?src=CF>). According to the above table, 68.9% of the rental households spend more than 30% of their gross monthly income on housing costs.

How is affordability of housing likely to change considering changes to home values and/or rents?

Unlike much of the country, Bloomington did not significantly suffer from the housing crash. Home values and rents have remained relatively stable since the last Consolidated Plan. We do not anticipate significant changes to our market in the next five years due to home values or rents.

How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?

The Federal Office of Management and Budget decided to include Greene and Owen counties in the Bloomington Metropolitan Area (MSA) which lowered the Fair Market Rents for Bloomington in 2005. Fair Market Rents for the Bloomington MSA in 2014 are as follows:

According to a market analysis conducted by CBRE and presented on January 27, 2015, average rents for Bloomington are as follows:

Note: Ranges are due to bathroom counts.

With demand being so high, landlords may choose to rent at market rate limiting the number of affordable rental units in the market.

Discussion

See objectives outlined above.

MA-20 Housing Market Analysis: Condition of Housing – 91.210(a)

Introduction

This section is a discussion on the condition of housing in Bloomington. The most common condition Bloomington residents have with regards to their housing is cost burden. As that is outlined above, this section will focus on the physical characteristics of housing.

Definitions

"Dwelling unit" means a single unit providing complete independent living facilities for one or more persons, including permanent provisions for living, sleeping, eating, cooking and sanitation.

"Residential rental unit" for the purposes of this document means any dwelling unit, rooming house, or rooming unit occupied by a person(s) other than the owner and/or their legal dependent, that has been inspected and permitted through Bloomington Municipal Code Title 16.

"Selected condition" from the US Census Housing Characteristics in the U.S. Table means one of the following: crowding, cost burden, house heating fuel, plumbing facilities, sewage disposal, water source, and telephone service.

"Substandard unit" for either owner-occupied or rental use means a unit that is absent complete plumbing, bath, kitchen facilities for the exclusive use of that unit and/or is structurally unsound.

"Substandard condition but suitable for rehabilitation" means a substandard housing unit that is structurally sound and economically feasible to repair.

"Unsafe premises" means a building or structure, or any part of a building or structure that is:

1. in an impaired structural condition that makes it unsafe to a person or property;
2. a fire hazard;
3. a hazard to public health;
4. a public nuisance;
5. dangerous to a person or property because of a violation of a statute or ordinance concerning building condition or maintenance; or
6. vacant and not maintained in a manner that would allow human habitation, occupancy, or use under the requirements of a statute or ordinance;

is considered an unsafe building. Indiana Code 36-7-9-4.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	2,084	21%	12,051	60%
With two selected Conditions	23	0%	287	1%
With three selected Conditions	0	0%	78	0%
With four selected Conditions	0	0%	31	0%
No selected Conditions	7,992	79%	7,517	38%
Total	10,099	100%	19,964	99%

Table 32 - Condition of Units

Data Source: 2007-2011 ACS

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	1,127	11%	2,962	15%
1980-1999	3,364	33%	6,460	32%
1950-1979	4,041	40%	8,236	41%
Before 1950	1,567	16%	2,306	12%
Total	10,099	100%	19,964	100%

Table 33 – Year Unit Built

Data Source: 2007-2011 CHAS

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	5,608	56%	10,542	53%
Housing Units build before 1980 with children present	669	7%	600	3%

Table 34 – Risk of Lead-Based Paint

Data Source: 2007-2011 ACS (Total Units) 2007-2011 CHAS (Units with Children present)

Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	0	0	0
Abandoned Vacant Units	3	0	3
REO Properties	0	0	0
Abandoned REO Properties	0	0	0

Table 35 - Vacant Units

Alternate Data Source Name:

Vacant Units

Data Source Comments:

* According to the ACS, Bloomington has 2,996 vacant housing units. Through the Unsafe Building Program, we track properties where unsafe Orders have been issued. HAND can issue Orders to Seal, Orders to Repair or Orders to Remove. The above noted stats are based on our Unsafe Building Program. It is our opinion that, at this time, all of the noted vacant structures could be rehabilitated.

Need for Owner and Rental Rehabilitation

As noted in other areas of this plan, the most common condition for housing in Bloomington is cost burden. However, as housing ages and needs change, there is always a need for rehabilitation. The City of Bloomington has provided funding for both owner-occupied and rental rehabilitation

Owner Rehabilitation -- While the situations that bring HAND applications for owner-occupied rehabilitation vary, the most common is necessary rehabilitation due to deferred maintenance, interim controls (or abatement) for lead-based paint, the need for energy efficiency or code related upgrades.

Rental Rehabilitation -- As noted above, the City of Bloomington has an extensive Residential Rental and Lodging Establishment Inspection program that inspects and permits all rental units within the city limits. Rental rehabilitation requests are typically to bring older units up to current standards so they are more marketable.

Estimated Number of Housing Units Occupied by Low or Moderate Income Families with LBP Hazards

Lead is a naturally occurring element that is harmful to people when taken into the body through ingestion or inhalation. Lead can accumulate in various organs or bones and can cause serious and long-lasting physical and neurological problems. Lead can enter the body quickly in large dose or slowly over a period of time. Children under the age of six or pregnant women are most at risk for lead poisoning. According to the HUD National Survey of Lead and Allergens in Housing (January 2001), approximately 38 million homes have lead-based paint somewhere in the building. The survey also found that 25 million homes have significant hazardous conditions that are likely to expose families to unsafe levels of lead.

According to the ACS Selected Housing Characteristics, there are 17,573 housing units in Bloomington that were built prior to 1980. Bloomington was on the forefront of concern regarding the hazards of lead-based paint and, in 1972, the Bloomington Common Council attempted to outlaw the use of Lead Based Paint in rental properties through its rental inspection program. The City was sued and lost. The City adjusted its code and required that chipping and peeling paint be encapsulated which has continued through today. In 2004/2005, HAND administered a grant from the Indiana State Department of Health to determine if accepted work practices and cleaning methods are successful over time. One of the

most important outcomes of this grant was the agreement from Southern Indiana Pediatrics to test all of the children in their practice at 9 months and 2 years. If the level is between 5 - 10, a follow-up home visit is scheduled to determine where the child is being exposed to lead hazards. If it is above 10, a home visit from IU Community Health's Public Health Nurse or the Monroe County Health Department is scheduled. Most issues are resolved before the lead level gets to 10. Households that can be assisted through HAND's housing programs are referred.

Discussion

The City of Bloomington Housing and Neighborhood Development Department (HAND) has four (4) licensed risk assessors to do lead risk assessments for HAND's housing rehabilitation programs. Each home is assessed. Since 2001, HAND has conducted 122 risk assessments and 30 visual assessments. Of those risk assessments, 57 showed to have unacceptable lead levels with the highest lead level of dust wipe being 79,460/mg/ft², paint chip being 42.74%, soil being 24,000 ppm. Ten of those assessments were for families with children.

Risk assessment steps include:

1. Scheduling an interview. Interview questions include:
2. Locations where children play, sleep and eat. Location where toys are stored. EBL testing results, if any. Any visible evidence of chewing paint? Entrances most frequently used. Locations of any window air conditioning units. Do any members engage in gardening? If so, where? How often is the household cleaned? What cleaning methods do you use? Any recent completed remodeling or renovations? If so, where? Was any building debris stored in the yard? Are you planning any remodels or renovations? Do any household members work in a lead-related industry? If so, where? Where are work clothes stored and cleaned? Have there been previous lead-based paint evaluations? Have there been previous lead hazard control activities?
3. Determine location of dust swipes (approximately 12 -14 swipes/project).
4. Retrieve paint chip samples from exterior of house and trim.
5. Collect composite soil samples. If play area, separate sample from play area.
6. Provide owner with an extensive written report of test results.
7. Each household receives instruction on how to inspect for interim control failure and how to remedy situation.

MA-25 Public and Assisted Housing – 91.210(b)

Introduction

Totals Number of Units

	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers					
				Total	Project -based	Tenant -based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available	0	11	312	1,319	0	1,319	258	0	0
# of accessible units									
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 36 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

Describe the supply of public housing developments:

Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:

Over the last 10 years, the Bloomington Housing Authority has been rehabilitating their public housing units to modernize the units and make them more energy efficient and accessible, where possible. To date, the Bloomington Housing Authority has rehabilitated 146 of their 310 units and four (4) are in progress. Project specifications include exterior paint & upgrades, complete kitchen upgrades including new appliances, bathroom remodels including new fixtures, walk-in showers, and energy efficiency improvements.

Public Housing Condition

Public Housing Development	Average Inspection Score
Crestmont (2013)	92
Reverend Butler (2012)	90
Walnut Woods (2012)	90

Table 37 - Public Housing Condition

Describe the restoration and revitalization needs of public housing units in the jurisdiction:

Please see above.

Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:

The Bloomington Housing Authority (BHA) is committed to providing self-sufficiency services to its tenants through the Step-Up program, funded through the HUD Resident Opportunity and Self-Sufficiency (ROSS) grant, and this programming has grown over the years to include one full time and one part time staff member. There are currently 40 public housing residents enrolled pursuing educational, employment or aging-in-place goals.

The on-site Boys and Girls Club provides a substantial summer and after school program for children of all ages. The Boys and Girls Club offers after school tutoring, a garden club, an active reading and homework help program along with career explorations, a computer lab, dance and art classes, swimming, etc. During the past five years a Lego league started and has won at competition as well as a chess club with participants as young as 6 and as old as 65.

Examples of programs for residents offered in our Community Building are adult high school equivalency classes, Work Keys testing, Fall Fest and Haunted House, Family Night Out, Healthy Homes, Health and Wealth Expo, Holiday Party for all residents, Santa's Workshop to make your own gifts, Learn to Do your own taxes workshop and college entrance workshop.

The BHA owns and maintains a security camera which contributes to the reduction of crime activity on our sites. We have trained the local police department on how to use our camera system and they continue to monitor problem areas or incidents.

Discussion:

MA-30 Homeless Facilities and Services – 91.210(c)

Introduction

Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	0	0	0	0	0
Households with Only Adults	0	0	0	0	0
Chronically Homeless Households	0	0	0	0	0
Veterans	0	0	0	0	0
Unaccompanied Youth	0	0	0	0	0

Table 38 - Facilities and Housing Targeted to Homeless Households

Data Source Comments:

Describe mainstream services, such as health, mental health, and employment services to the extent those services are use to complement services targeted to homeless persons

List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.

DRAFT

MA-35 Special Needs Facilities and Services – 91.210(d)

Introduction

Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs

Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing

Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)

For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))

MA-40 Barriers to Affordable Housing – 91.210(e)

Negative Effects of Public Policies on Affordable Housing and Residential Investment

DRAFT

MA-45 Non-Housing Community Development Assets – 91.215 (f)

Introduction

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	56	182	0	1	0
Arts, Entertainment, Accommodations	2,553	6,339	18	20	2
Construction	501	945	4	3	-1
Education and Health Care Services	2,819	7,911	20	25	5
Finance, Insurance, and Real Estate	815	1,891	6	6	0
Information	376	966	3	3	0
Manufacturing	1,634	1,815	12	6	-6
Other Services	629	1,463	4	5	0
Professional, Scientific, Management Services	1,017	1,672	7	5	-2
Public Administration	0	0	0	0	0
Retail Trade	1,872	5,198	13	16	3
Transportation and Warehousing	361	192	3	1	-2
Wholesale Trade	438	701	3	2	-1
Total	13,071	29,275	--	--	--

Table 39 - Business Activity

Data Source: 2007-2011 ACS (Workers), 2011 Longitudinal Employer-Household Dynamics (Jobs)

Labor Force

Total Population in the Civilian Labor Force	38,031
Civilian Employed Population 16 years and over	35,093
Unemployment Rate	7.73
Unemployment Rate for Ages 16-24	15.08
Unemployment Rate for Ages 25-65	4.08

Table 40 - Labor Force

Data Source: 2007-2011 ACS

Occupations by Sector	Number of People
Management, business and financial	10,525
Farming, fisheries and forestry occupations	1,424
Service	4,360
Sales and office	7,115
Construction, extraction, maintenance and repair	1,145
Production, transportation and material moving	1,083

Table 41 – Occupations by Sector

Data Source: 2007-2011 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	28,836	89%
30-59 Minutes	2,360	7%
60 or More Minutes	1,159	4%
Total	32,355	100%

Table 42 - Travel Time

Data Source: 2007-2011 ACS

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	726	203	819
High school graduate (includes equivalency)	2,639	266	1,259
Some college or Associate's degree	4,203	412	1,669

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Bachelor's degree or higher	13,138	301	3,276

Table 43 - Educational Attainment by Employment Status

Data Source: 2007-2011 ACS

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	65	84	108	226	350
9th to 12th grade, no diploma	500	471	247	612	380
High school graduate, GED, or alternative	6,890	1,299	835	2,030	1,604
Some college, no degree	23,828	2,097	1,064	1,860	1,250
Associate's degree	493	514	290	468	145
Bachelor's degree	3,669	4,148	1,596	2,377	765
Graduate or professional degree	173	3,227	1,913	3,473	1,833

Table 44 - Educational Attainment by Age

Data Source: 2007-2011 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	13,750
High school graduate (includes equivalency)	18,378
Some college or Associate's degree	24,806
Bachelor's degree	28,571
Graduate or professional degree	37,518

Table 45 – Median Earnings in the Past 12 Months

Data Source: 2007-2011 ACS

Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?

Describe the workforce and infrastructure needs of the business community:

Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.

How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?

Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.

Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?

If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.

Discussion

DRAFT

MA-50 Needs and Market Analysis Discussion

Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")

Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")

What are the characteristics of the market in these areas/neighborhoods?

Are there any community assets in these areas/neighborhoods?

Are there other strategic opportunities in any of these areas?

DRAFT

Strategic Plan

SP-05 Overview

Strategic Plan Overview

DRAFT

SP-10 Geographic Priorities – 91.215 (a)(1)

Geographic Area

Table 46 - Geographic Priority Areas

General Allocation Priorities

Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA)

DRAFT

SP-25 Priority Needs - 91.215(a)(2)

Priority Needs

Table 47 – Priority Needs Summary

1	Priority Need Name	Affordable Housing Units
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
	Geographic Areas Affected	
	Associated Goals	Developer subsidy - owner-occupied Developer subsidy - rental Direct housing assistance -- owner-occupied Rental assistance Owner-occupied rehabilitation
	Description	Increase the number of affordable housing units.

	Basis for Relative Priority	
2	Priority Need Name	Improve existing structures
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
	Geographic Areas Affected	
	Associated Goals	Owner-occupied rehabilitation
	Description	Improve existing owner-occupied structures for low income individuals/families.
	Basis for Relative Priority	
3	Priority Need Name	Infrastructure improvements
	Priority Level	High

	Population	Extremely Low Low Moderate Non-housing Community Development
	Geographic Areas Affected	
	Associated Goals	Create or improve infrastructure
	Description	Create or improve infrastructure in target areas.
	Basis for Relative Priority	
4	Priority Need Name	Public Facilities
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development

	Geographic Areas Affected	
	Associated Goals	Improvement of Public Facilities
	Description	Improvement of Public Facilities
	Basis for Relative Priority	
5	Priority Need Name	Public Service Assistance
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development
	Geographic Areas Affected	
	Associated Goals	Public service assistance
	Description	Provide operating assistance to public service organizations.

Basis for Relative Priority	
------------------------------------	--

Narrative (Optional)

Strategies to meet the above outlined needs/priorities include:

Strategy 1: Increase the number of affordable housing units.

1. Assist for-profit and non-profit developers with the cost of creating affordable housing units by subsidizing the construction/rehabilitation costs for low income individuals/families and by providing low cost construction financing.
2. Assist for-profit and non-profit developers meet Planning requirements by waiving sewer hook-on fees for affordable housing projects and by assisting with the cost of infrastructure improvements such as sidewalks.
3. Provide down payment and closing cost assistance to income eligible applicants.
4. Provide assistance to housing programs that target homeless individuals or households where appropriate through programs such as HOME assistance to developers, Tenant Based Rental Assistance and/or Shelter + Care.
5. Study options to develop workforce housing (81 - 125% Area Median Income).
6. Provide technical assistance to for-profit and non-profit developers.

Strategy 2: Improve existing owner-occupied structures for low income individuals/families.

1. Provide zero-percent interest loans to rehabilitate owner-occupied homes focusing on code related repairs, energy efficiency upgrades, accessibility modifications (if appropriate), and historic exterior upgrades (if appropriate).
2. Provide funding to make emergency repairs that threaten the health and safety of occupants.
3. Provide funding to make accessibility modifications for both owner-occupied and rental units so that qualified applicants may remain in their homes.
4. Assist non-profit organizations with the cost of rehabilitating existing owner-occupied structures.

Strategy 3: Create or improve infrastructure in target areas:

1. Provide funding for the creation and/or repair of water/sewer lines in areas that are not served or where infrastructure is breaking down.
2. Provide funding pedestrian pathways such as sidewalks (including curb improvements), ADA transition ramps, and multi-purpose pathways.

Strategy 4: Improvement of Public Facilities:

1. Provide funding to non-profits for the improvement of public facilities that are primarily used by HAND target populations.
2. Provide funding to improve neighborhood parks in HAND target areas.

Strategy 5: Public Service Assistance:

1. Provide funding to non-profit organizations that serve low income individuals/families with their basic emergency needs: food, shelter and health care.
2. Provide funding to non-profit organizations that provide a safety net for community members in need.
3. Provide funding to non-profit organizations that provide valuable services to improve quality of life.

SP-30 Influence of Market Conditions – 91.215 (b)

Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	
TBRA for Non-Homeless Special Needs	
New Unit Production	
Rehabilitation	
Acquisition, including preservation	

Table 48 – Influence of Market Conditions

SP-35 Anticipated Resources - 91.215(a)(4), 91.220(c)(1,2)

Introduction

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	797,468	23,000	0	820,468	2,800,000	We anticipate receiving an average of \$700,000 per year for the remaining four years of our Consolidated Plan.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	469,559	40,000	0	509,559	1,600,000	We anticipate receiving an average of \$400,000 per year for the remaining four years of our Consolidated Plan.

Table 49 - Anticipated Resources

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

The City leverages funds from private and non-federal public sources in several ways: 1) Infrastructure provided by general or enterprise (utilities) funding; 2) Infrastructure provided by private developers; 3) Private mortgages; 4) Infrastructure/projects funded by Tax Increment Financing District(s); 5) Community Revitalization Enhancement District Funds; 6) Certified Technology Park funds; and 7) Bloomington Housing Trust Fund.

Historically, Bloomington has met match requirements with the following: 1) Cash contributions (from non-federal resources); 2) Foregone taxes, fees, and charges; 3) Appraised land/real estate; 4) Non-federal on-site and off-site infrastructure improvements to affordable housing projects; 5) Site preparation, construction material and donated labor.

If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

At this time, the City of Bloomington has no public owned land or property located within the jurisdiction that will be used to carry out the plan.

Discussion

DRAFT

SP-40 Institutional Delivery Structure – 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
BLOOMINGTON	Government		Jurisdiction

Table 50 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

Bloomington's social service network's strengths are with the wide variety of services available to those in need. While doing on-street interviews with persons who are either homeless or at risk of homelessness we asked "Do you need any assistance for which you have not been able to find an agency in Bloomington to help?" and responses were all for assistance that existed. The gap in the institutional delivery system is educating those in need about what services exist and how to access them.

Availability of services targeted to homeless persons and persons with HIV and mainstream services

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X	X	
Legal Assistance	X	X	
Mortgage Assistance	X		
Rental Assistance	X	X	X
Utilities Assistance	X	X	X
Street Outreach Services			
Law Enforcement	X	X	
Mobile Clinics			
Other Street Outreach Services	X	X	
Supportive Services			
Alcohol & Drug Abuse	X		
Child Care	X		
Education	X		
Employment and Employment Training	X		
Healthcare	X		
HIV/AIDS	X		
Life Skills	X		

Mental Health Counseling	X		
Transportation	X		
Other			

Table 51 - Homeless Prevention Services Summary

Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)

Creating a service delivery system where individuals/families, particularly those who are chronically homeless, can locate and access needed services is complicated. In Bloomington, often individuals/families who are homeless or at risk of homelessness learn about valuable services at the Shalom Community Center. Noted below are agencies who provide services listed above to homeless persons. This is not an exhaustive list.

The **Shalom Community Center** is a daytime resource center for people who are living in poverty and experiencing its ultimate expressions: hunger, homelessness, and a lack of access to basic life necessities. Agencies who provide services at the Shalom Community Center include Veterans Assistance (VA), Positive Link (HIV/AIDS), Social Security, Indiana Legal Services, and the Broadview Learning Center.

The **BPD (Bloomington Police Department) Outreach Program** was launched on April 1, 2014 to is to find a better alternative to arrest when dealing with the consequences of either being homeless or at risk for homelessness and to coordinate services to individuals encountered by BPD Resource Officers and/or the Street Social Worker.

Catholic Charities provides individual and family counseling and provides Bloomington Social Service agencies professional training on various mental health issues. The agency also provides counseling for parents and teaches of students who are experiencing behavior, social or learning barriers. For example, Catholic Charities received a Jack Hopkins Grant to work with parents and students of Fairview School.

Centerstone is a community based behavioral healthcare provider for persons with serious mental illness and/or substance abuse disorders. They provide a full range of services from 24-hour crisis services to outpatient services to psychiatric services. They also have residential and employee assistance programs.

Community Kitchen and **Mother Hubbard's Cupboard** work to eliminate hunger through prepared meal programs (Community Kitchen) or access to healthy foods.

Indiana Legal Services provides equal access to justice by providing free legal representation, consultation and advice in the areas of family law, consumer law, senior law, housing issues, and public benefits.

Positive Link, a program of IU Health Bloomington Hospital, provides comprehensive prevention and holistic social services to those impacted by HIV. Services include housing and utilities assistance.

The **South Central Housing Network** is the Indiana Balance of State Continuum of Care Region 10 Planning Council that supports the development and maintenance of solutions to address homelessness.

Stepping Stones provides transitional housing and supportive services to youth 16-20 years old who are experiencing homelessness.

Volunteers in Medicine of Monroe County, in cooperation with others in the community, provides easily accessible, quality primary and preventative healthcare, treatment for both acute and chronic conditions, and health education that empowers individuals to take responsibility for their own well being to the medically underserved in Monroe County.

Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above

The service delivery system is further strengthened by the BPD Outreach Program. The BPD Resource Officers and Street Social Worker provide information to individuals experiencing homelessness that they encounter on the streets. The BPD Outreach Program Advisory Committee, made up of organizations such as the Bloomington Police Department, City of Bloomington Housing and Neighborhood Development Department, Shalom Community Center, Centerstone, IU Health Bloomington Hospital, Volunteers in Medicine, LifeDesigns, the Monroe County Public Library, Monroe County Probation, Martha's House, and the faith community. These organizations help determine gaps in services and provide constructive ways to fill those gaps. Through this program, the City has funded a street social worker through Shalom Community Center and employment, mental health & prescription assistance through Centerstone.

Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs

SP-45 Goals Summary – 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Developer subsidy - owner-occupied	2015	2019	Affordable Housing		Affordable Housing Units		Homeowner Housing Added: 20 Household Housing Unit
2	Developer subsidy - rental	2015	2019	Affordable Housing		Affordable Housing Units		Rental units constructed: 23 Household Housing Unit
3	Direct housing assistance -- owner-occupied	2015	2019	Affordable Housing		Affordable Housing Units		Direct Financial Assistance to Homebuyers: 15 Households Assisted
4	Rental assistance	2015	2019	Affordable Housing Homeless		Affordable Housing Units		Tenant-based rental assistance / Rapid Rehousing: 30 Households Assisted
5	Owner-occupied rehabilitation	2015	2019	Affordable Housing		Affordable Housing Units Improve existing structures		Homeowner Housing Rehabilitated: 55 Household Housing Unit
6	Create or improve infrastructure	2015	2019	Non-Housing Community Development		Infrastructure improvements		Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 39000 Persons Assisted
7	Improvement of Public Facilities	2015	2019	Non-Housing Community Development		Public Facilities		Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 40000 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
8	Public service assistance	2015	2019	Homeless Non-Housing Community Development		Public Service Assistance		Public service activities other than Low/Moderate Income Housing Benefit: 50000 Persons Assisted

Table 52 – Goals Summary

Goal Descriptions

1	Goal Name	Developer subsidy - owner-occupied
	Goal Description	1. Assist for-profit and non-profit developers with the cost of creating owner-occupied affordable housing units by subsidizing the construction/rehabilitation costs for low income individuals/families and by providing low cost construction financing.
2	Goal Name	Developer subsidy - rental
	Goal Description	1. Assist for-profit and non-profit developers with the cost of creating affordable housing units by subsidizing the construction/rehabilitation costs for low income individuals/families and by providing low cost construction financing.
3	Goal Name	Direct housing assistance -- owner-occupied
	Goal Description	1. Provide down payment and closing cost assistance to income eligible applicants.
4	Goal Name	Rental assistance
	Goal Description	1. Provide assistance to housing programs that target homeless individuals or households where appropriate through programs such as HOME assistance to developers, Tenant Based Rental Assistance and/or Shelter + Care.

5	Goal Name	Owner-occupied rehabilitation
	Goal Description	<ol style="list-style-type: none"> 1. Provide zero-percent interest loans to rehabilitate owner-occupied homes focusing on code related repairs, energy efficiency upgrades, accessibility modifications (if appropriate), and historic exterior upgrades (if appropriate). 2. Provide funding to make emergency repairs that threaten the health and safety of occupants. 3. Provide funding to make accessibility modifications for both owner-occupied and rental units so that qualified applicants may remain in their homes. 4. Assist non-profit organizations with the cost of rehabilitating existing owner-occupied structures.
6	Goal Name	Create or improve infrastructure
	Goal Description	<ol style="list-style-type: none"> 1. Provide funding for the creation and/or repair of water/sewer lines in areas that are not served or where infrastructure is breaking down. 2. Provide funding pedestrian pathways such as sidewalks (including curb improvements), ADA transition ramps, and multi-purpose pathways.
7	Goal Name	Improvement of Public Facilities
	Goal Description	<ol style="list-style-type: none"> 1. Provide funding to non-profits for the improvement of public facilities that are primarily used by HAND target populations. 2. Provide funding to improve neighborhood parks in HAND target areas.
8	Goal Name	Public service assistance
	Goal Description	<ol style="list-style-type: none"> 1. Provide funding to non-profit organizations that serve low income individuals/families with their basic emergency needs: food, shelter and health care. 2. Provide funding to non-profit organizations that provide a safety net for community members in need. 3. Provide funding to non-profit organizations that provide valuable services to improve quality of life.

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)

DRAFT

SP-50 Public Housing Accessibility and Involvement – 91.215(c)

Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)

Activities to Increase Resident Involvements

Is the public housing agency designated as troubled under 24 CFR part 902?

Plan to remove the ‘troubled’ designation

DRAFT

SP-55 Barriers to affordable housing – 91.215(h)

Barriers to Affordable Housing

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

DRAFT

SP-60 Homelessness Strategy – 91.215(d)

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

Addressing the emergency and transitional housing needs of homeless persons

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again.

Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs

SP-65 Lead based paint Hazards – 91.215(i)

Actions to address LBP hazards and increase access to housing without LBP hazards

How are the actions listed above related to the extent of lead poisoning and hazards?

How are the actions listed above integrated into housing policies and procedures?

DRAFT

SP-70 Anti-Poverty Strategy – 91.215(j)

Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families

How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan

DRAFT

SP-80 Monitoring – 91.230

Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements

DRAFT

Expected Resources

AP-15 Expected Resources – 91.220(c)(1,2)

Introduction

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	797,468	23,000	0	820,468	2,800,000	We anticipate receiving an average of \$700,000 per year for the remaining four years of our Consolidated Plan.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	469,559	40,000	0	509,559	1,600,000	We anticipate receiving an average of \$400,000 per year for the remaining four years of our Consolidated Plan.

Table 53 - Expected Resources – Priority Table

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

The City leverages funds from private and non-federal public sources in several ways: 1) Infrastructure provided by general or enterprise (utilities) funding; 2) Infrastructure provided by private developers; 3) Private mortgages; 4) Infrastructure/projects funded by Tax Increment Financing District(s); 5) Community Revitalization Enhancement District Funds; 6) Certified Technology Park funds; and 7) Bloomington Housing Trust Fund.

Historically, Bloomington has met match requirements with the following: 1) Cash contributions (from non-federal resources); 2) Foregone taxes, fees, and charges; 3) Appraised land/real estate; 4) Non-federal on-site and off-site infrastructure improvements to affordable housing projects; 5) Site preparation, construction material and donated labor.

If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

At this time, the City of Bloomington has no public owned land or property located within the jurisdiction that will be used to carry out the plan.

Discussion

DRAFT

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator

Table 54 – Goals Summary

Goal Descriptions

Projects

AP-35 Projects – 91.220(d)

Introduction

Listed below are projects that have been approved for the City of Bloomington's 2015 Annual Action Plan

Projects

#	Project Name
1	PUBLIC SERVICES
2	CDBG HOUSING ASSISTANCE
3	FACILITY REHABILITATION
4	Curb and Sidewalk Program
5	CDBG ADMINISTRATION
6	HOME ADMINISTRATION
7	HOME NEW CONSTRUCTION FOR HOMEBUYER
8	HOME RENTAL ASSISTANCE
9	HOME CHDO ASSISTANCE

Table 55 – Project Information

Describe the reasons for allocation priorities and any obstacles to addressing underserved needs

The City of Bloomington's allocation priorities are for all funds to be used to benefit low to moderate income households. Approximately thirty seven percent (37%) of our CDBG physical improvement funds will be specifically dedicated to projects that directly benefit low income households this fiscal year. Those projects/programs include improvements to Bloomington Housing Authority units, and group homes of LifeDesigns and Stone Belt. Twenty nine percent (29%) of the funds will be used to construct curbs and sidewalks in an area within a qualified census tract. The full amount allowable will be used for CDBG public services. It is estimated that over 8,625 income eligible persons will be assisted through the social service programs being funded by CDBG public services.

AP-38 Project Summary
Project Summary Information

DRAFT

1	Project Name	PUBLIC SERVICES
	Target Area	
	Goals Supported	
	Needs Addressed	
	Funding	:
	Description	Funds to assist local public service organizations with administration expenses for programs that assist eligible persons and households.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	8,625 income eligible persons are estimated to be assisted.
	Location Description	Various locations in the City.
	Planned Activities	Provide food to agencies that assist low income persons and households. Provide meals and food items to low income persons and households. Provide affordable child care to low income households. Provide assistance to women and their dependents fleeing abusive relationships. Provide after school youth programming to low income households.
2	Project Name	CDBG HOUSING ASSISTANCE
	Target Area	
	Goals Supported	
	Needs Addressed	
	Funding	:
	Description	Funds used to rehabilitate, restore and reconstruct existing units for eligible households.
	Target Date	5/25/2016
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 8 units will be rehabilitated for eligible households.
	Location Description	One of two locations in the Bloomington Housing Authority Crestmont location will be rehabilitated with these funds
	Planned Activities	Rehabilitation for eight units for eight eligible households.
3	Project Name	FACILITY REHABILITATION

	Target Area	
	Goals Supported	
	Needs Addressed	
	Funding	:
	Description	Funds will be used to rehabilitate, restore or reconstruct existing facilities that house eligible households or public facilities that serve eligible persons.
	Target Date	5/25/2016
	Estimate the number and type of families that will benefit from the proposed activities	Three facilities will be rehabilitated and will serve as residences for eligible persons or households and two facilities will be rehabilitated, restored or reconstructed and serve eligible persons.
	Location Description	Addresses include: 4417 Blackstone Cr; 1006 W. 11th St; 4100 E. Deckard Dr, 1835 S. Maxwell St, 713 E. Miller Dr; 214 E. Southern Dr; 803 N. Monroe St; 318, 320, & 338 S. Washington St; 2727 N. Dunn St; and, 930 W. 7th St.
	Planned Activities	Most activities are interior rehabilitations except for 930 W. 7th St which is the restoration of a historic limestone retaining wall at a historic community center.
4	Project Name	Curb and Sidewalk Program
	Target Area	
	Goals Supported	
	Needs Addressed	
	Funding	:
	Description	Funds to assist the reconstruction, restoration or construction of existing or new sidewalks and drainage areas in appropriate census tracts and block groups or affordable housing projects.
	Target Date	5/25/2016
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	In eligible census tracts and block groups and affordable housing projects.

	Planned Activities	To construct, reconstruct, restore or build new curbs and sidewalks and miscellaneous items involved with its completion.
5	Project Name	CDBG ADMINISTRATION
	Target Area	
	Goals Supported	
	Needs Addressed	
	Funding	:
	Description	Funds used to administer the CDBG program.
	Target Date	5/25/2016
	Estimate the number and type of families that will benefit from the proposed activities	None. CDBG Administration activity.
	Location Description	
	Planned Activities	CDBG Administration activity.
6	Project Name	HOME ADMINISTRATION
	Target Area	
	Goals Supported	
	Needs Addressed	
	Funding	:
	Description	Funds used to administer the HOME program.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	HOME administration project.
	Location Description	
	Planned Activities	HOME administration project.
7	Project Name	HOME NEW CONSTRUCTION FOR HOMEBUYER
	Target Area	
	Goals Supported	
	Needs Addressed	

	Funding	:
	Description	Funds used to purchase, reconstruct, restore or construct housing units for homebuyers.
	Target Date	5/25/2016
	Estimate the number and type of families that will benefit from the proposed activities	Approximately eight households will benefit from this project.
	Location Description	To be determined.
	Planned Activities	Acquisition, construct, reconstruct, restore and rehabilitate housing for eligible homebuyers.
	Planned Activities	Acquisition, construct, reconstruct, restore and rehabilitate housing for eligible homebuyers.
8	Project Name	HOME RENTAL ASSISTANCE
	Target Area	
	Goals Supported	
	Needs Addressed	
	Funding	:
	Description	Funds will be used to acquire, construct, rehabilitate, restore or reconstruct housing units for eligible households. Funds can also be used to fund a Tenant Based Rental Assistance (TBRA) program.
	Target Date	5/25/2016
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 6 households may be assisted.
	Location Description	To be determined.
	Planned Activities	Funds will be used to acquire, construct, rehabilitate, restore or reconstruct housing units for eligible households. Funds can also be used to fund a Tenant Based Rental Assistance (TBRA) program.
9	Project Name	HOME CHDO ASSISTANCE
	Target Area	
	Goals Supported	
	Needs Addressed	
	Funding	:

Description	Funds used to assist a community housing development organization acquire, construct, reconstruct, rehabilitate or restore a housing unit(s) for an eligible homebuyer.
Target Date	5/25/2016
Estimate the number and type of families that will benefit from the proposed activities	One eligible household.
Location Description	To be determined.
Planned Activities	Funds used to assist a community housing development organization acquire, construct, reconstruct, rehabilitate or restore a housing unit(s) for an eligible homebuyer.

AP-50 Geographic Distribution – 91.220(f)

Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed

The Bloomington jurisdiction includes all areas within the corporate boundaries of the city. There are not specific areas within the jurisdiction where assistance will be directed. HAND makes support available for all income eligible individuals and households anywhere within the jurisdiction. Bloomington does not have any areas of low income and/or minority concentration and therefore support will be available for all citizens community-wide.

Geographic Distribution

Target Area	Percentage of Funds

Table 56 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

See above.

Discussion

See above.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

The City's goals are as follows:

- Increase number of affordable housing units (owner-occupied & rental).
- Provide assistance to improve existing owner occupied units for low income individuals/households.
- Provide assistance to the elderly or disabled to allow them to remain in their homes
- Provide inspections of rental housing for compliance with local housing code.
- Provide assistance to low-income individuals/households in need of housing through Tenant Based Rental Assistance.
- Increase the number of handicapped accessible affordable housing units.
- Provide assistance to non-profit organizations that serve low income individuals/households and provide valuable community services to improve the quality of life.
- Provide rental security deposit loan assistance to low-income individuals/households through HAND's R-101 Renting in Bloomington program.

One Year Goals for the Number of Households to be Supported	
Homeless	10
Non-Homeless	0
Special-Needs	10
Total	20

Table 57 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	6
The Production of New Units	4
Rehab of Existing Units	5
Acquisition of Existing Units	0
Total	15

Table 58 - One Year Goals for Affordable Housing by Support Type

Discussion

Households to be supported -Homeless -- this assistance will be through the City's R-101-Renting in Bloomington rental security deposit loan assistance program. Approximately 10 households are assisted each year.

Households to be supported -special needs -- this assistance will be through the City's partnership with Centerstone for Shelter + Care. Approximately 10 households are assisted each year.

Households to be supported -rental assistance -- this assistance will be through the City's Tenant Based Rental Assistance program. Approximately 6 households are assisted each year.

Households to be supported - production of new units -- this assistance will be through the subsidy to developers for the creation of new units.

Households to be supported - rehab of existing units -- this assistance will be through the City's Owner Occupied Rehabilitation Program and through a CHDO project.

AP-60 Public Housing – 91.220(h)

Introduction

The Bloomington Housing Authority's mission is to "administer public funds using available resources in a manner which will allow BHA to offer a variety of affordable housing opportunities and supportive services that foster stability and self-sufficiency through creative partnerships while serving our customers with the highest level of professionalism and respect."

Actions planned during the next year to address the needs to public housing

The City will assist BHA in completing the interior renovation of eight (8) units.

Actions to encourage public housing residents to become more involved in management and participate in homeownership

HAND will continue to offer its Home Buyers Club to interested parties including those who are residents of public housing.

If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance

The Bloomington Housing Authority has a strong history of achieving high ratings for performance in both Public Housing and Section 8. In 2013 the Section 8 Management Assessment (SEMAP) score was 100 and the Public Housing Assessment Score (PHAS) for 2014 was 96. Joint projects to promote affordable housing or improve environmental conditions for low-income individuals and households are completed regularly.

Discussion

AP-65 Homeless and Other Special Needs Activities – 91.220(i)

Introduction

HAND is a member of the South Central Housing Network (SCHN) that includes many of the housing and sheltering agencies for Indiana Region 10 for the Continuum of Care. SCHN meets monthly to discuss ways to improve care to those who are homeless or at risk of homelessness. With the assistance of The Corporation for Supportive Housing (CSH) the group developed a Plan to End Homelessness with parts of the plan being implemented. In addition, HAND is a participating member of the Downtown Outreach Program, which is currently finishing its first year of operation. This program provides alternatives to arrest for individuals who are experiencing homelessness that are in need of services. The homeless individuals are engaged through the use of street social workers who communicate and coordinate with designated outreach officers of the Bloomington Police Department. Partnerships with area social service agencies have been developed to offer available resources to referred homeless individuals.

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

As stated above, the City of Bloomington launched the Downtown Outreach program to engage and serve homeless persons, which was granted funding through the City of Bloomington's Jack Hopkins Social Service Fund grant program. The pervasive problems of mental illness and substance abuse -- not simply extreme poverty -- often underlie the causes of chronic homelessness. The program continues to enhance collaborations with social service agencies to provide opportunities for homeless persons instead of being arrested. Services offered through the program have been for general case management, employment related services (special certification training, acquiring personal identification documents, interview or job related equipment, and transportation), mental health evaluation and follow up counseling services, and assistance in acquiring prescribed medications. In addition, the city will continue to provide financial assistance through various funding mechanisms to other agencies that assist the homeless such as New Hope Family Shelter, Stepping Stones, and Shalom Community Center.

Addressing the emergency shelter and transitional housing needs of homeless persons

"Heading Home" a Regional Plan to make Homelessness Rare, Brief and Non-repeating," and was

adopted by the Housing Network in August of 2014.

Life Designs and Shalom Center are again collaborating on additional housing for the chronically homeless by attending the CSH Institute. This was one of the goals of the plan, which credits Crawford Apartments (25 units of housing single site individuals and 15 scattered site families) with significant success. A full 88% of the clients have been retained. If successful, the new project, with guaranteed funding, would come forward in 2016.

The Shalom Center, in keeping with HUD "housing first" initiatives has received two grants for HPRP services, which is intended to keep people in their current housing or quickly rehouse them. After an initial small grant of \$58,000 was used in 2014, a new \$180,000 fund will be available for HPRP.

Additionally a new facility, The Recovery and Engagement Center, has opened on the northwest side of the city. It serves as a low barrier community center and clearing house to coordinate services that support addiction recovery. This distributes service provision in a less intense environment than Shalom which welcomes all varieties of homeless individuals in a small building that also serves meals.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again

The City will continue to provide assistance through CDBG and Jack Hopkins Social Service Fund grant program (general fund). The City will continue to provide support for the Shelter + Care program and through Tenant Based Rental Assistance. HAND will also continue to offer its R101 - Renting in Bloomington program where successful graduates of the class can apply for rental damage deposit loans (general fund).

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs

The city of Bloomington has a robust social service network that provides assistance to households in need by providing food, shelter, and health care. Examples include:

- Community Kitchen: provides free evening meals to people in need all year long at two locations and hosts a backpack buddies program with the local school system;
- Mother Hubbard's Cupboard: food pantry;
- Volunteers in Medicine: provides no cost primary and preventative medical care and education for medically underserved;
- Martha's House: emergency shelter for individuals (men and women) experiencing homelessness;
- New Hope Family Shelter: emergency shelter for families experiencing homelessness;
- Middle Way House and The Rise: emergency shelter and transitional housing for women experiencing domestic violence;
- Shalom Community Center: day center for people experiencing homelessness or at risk of homelessness;
- Stepping Stones: provide transitional housing and supportive services to homeless youth aged 16-20 years old;
- Indiana Legal Services: legal assistance for low income households

All of these agencies receive or have received financial assistance through the City of Bloomington's various funding mechanisms.

Discussion

AP-75 Barriers to affordable housing – 91.220(j)

Introduction:

The development costs in the City continue to increase. In order to combat the cost barriers, HAND will continue to provide:

1. Subsidies to both developers and homeowners/homebuyers.
2. Work with the City's Planning Department to provide incentives for the development of affordable housing.
3. Provide education through its programs such as the Home Buyers Club and R101 - Renting in Bloomington.

Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment

1. Developers who are willing to build affordable housing units are offered financial incentives to help with the cost of land acquisition or construction.
2. Incentives through the Unified Development Ordinance (zoning code) include reduction in lot size requirements, increased density, and reduced on-site parking requirements.
3. Infrastructure assistance may be available through sewer hook-on waivers and city development assistance.

Discussion:

AP-85 Other Actions – 91.220(k)

Introduction:

In addition to the activities discussed earlier, the City plans to do the following:

Actions planned to address obstacles to meeting underserved needs

1. Environmental Hazards: A) Lead Based Paint -- HAND provides low or no-cost risk assessment to affordable housing or sheltering projects. B) Suspected Environmental Contamination -- The City has worked to identify areas where industrial dumping took place and sites in close proximity to those areas are difficult to develop. The City continues to explore ways to have a predictable assessment of brownfield development.
2. Lack of Dependable Income: A major obstacle expressed in the Service Community Assessment of Need (SCAN) report is the amount of time taken away from clients in order to fundraise. The City will continue to provide assistance through CDBG and Jack Hopkins Council Social Service Grants (general fund) for social service agencies.

Actions planned to foster and maintain affordable housing

HAND will continue to monitor existing subsidized affordable units and to ensure they are maintained as safe, sanitary, and affordable units. HAND will also continue to provide subsidy and direct assistance to create and/or maintain affordable units for income eligible households. HAND will inspect rental units within the city limits to maintain the integrity of those units for all citizens.

Actions planned to reduce lead-based paint hazards

The City of Bloomington Housing and Neighborhood Development Department (HAND) has four (4) licensed risk assessors to do lead risk assessments for HAND's housing rehabilitation programs. Since 2001, HAND has conducted 122 risk assessments and 30 visual assessments. Of those, 57 risk assessments showed unacceptable lead levels. For the risk assessments, the highest lead level found have been with the highest lead level of dust wipe being 79,460/ $\mu\text{g}/\text{ft}^2$, paint chip being 42.74%, soil being 24,000 ppm. Ten of those assessments were for families with children.

The Monroe County Lead-Safe Coalition is made up of members from IU Health Bloomington Hospital, the City of Bloomington, Head Start, Legal Services, Monroe County Health Department, Monroe/Owen Medical Society, South Central Community Action Program and Women, Infant and Children's Program. The Monroe County Lead-Safe Coalition provides education to interested individuals and groups about lead poisoning. Local testing is available through local pediatricians, WIC or Bloomington Hospital's Community Health Services Walk-in Clinic. Home inspections are available through the Monroe County

Lead-Safe Coalition or through the grant funded study currently available through the City of Bloomington Housing and Neighborhood Development Department.

HAND risk assessors are available to assist not for profit organizations with lead testing on properties they have acquired or will be using to serve their clients.

Actions planned to reduce the number of poverty-level families

1. The City of Bloomington will provide CDBG, HOME, and Jack Hopkins funding to various social service agencies and programs designed to reduce the number of poverty-level families.
2. HAND will continue to work with the SCHN on its implementation of the Plan to End Homelessness.
3. HAND will continue to work closely with the BPD Downtown Outreach program.

Actions planned to develop institutional structure

The HAND staff will carry out the Annual Action Plan with the assistance of its various boards and commissions.

Procedures developed by HAND staff are in place to meet a variety of requirements and conditions to operation. The City of Bloomington's Controller's Office and Legal Departments oversee various aspects of HAND's operations to ensure compliance with the variety of local, state, and federal statutes and guidelines that govern HAND's actions.

Actions planned to enhance coordination between public and private housing and social service agencies

Coordination between public and private agencies continues to be high. As stated, HAND will continue to be a participating member of the SCHN and the BPD Downtown Outreach committee to work cooperatively in addressing community needs.

Discussion:

Program Specific Requirements

AP-90 Program Specific Requirements – 91.220(I)(1,2,4)

Introduction:

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(I)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	0
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
Total Program Income:	0

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	0.00%

HOME Investment Partnership Program (HOME)

Reference 24 CFR 91.220(I)(2)

1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:

Not applicable.

2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:

Owner-Occupied Rehabilitation—RECAPTURE PROVISION These are always loans. 100% of funds are recaptured either through monthly payments or at the time of property transfer (sale). In the case of foreclosure or where the sales price does not support the existing debt of a HOME assisted property; the recapture amount is based on the net proceeds of the sale of the property. See below for how net proceeds of the sale are calculated.

Homebuyer Assistance—RECAPTURE PROVISION This program encompasses assistance to homeowners in the form of down payment & closing cost assistance, purchase-rehabilitation, new construction, and land acquisition. The recapture option used to recover HOME funds under the down payment & closing cost assistance is 20% of the funds are forgiven each year for five years and under the purchase-rehabilitation program 100% of funds are recaptured if property transferred before year 5. 10% of the funds are forgiven from years 6 – 15. **The resale option** is used for land acquisition and new construction requiring the subsequent buyer to make the unit affordable to a low-income family. In the case of foreclosure or where the sales price does not support the existing debt of a HOME assisted property; the recapture amount is based on the net proceeds of the sale of the property.

Rental Assistance—RECAPTURE PROVISION This program encompasses assistance to developers to build housing both new construction and rehabilitation. Under new construction, funds are forgiven after 20 years of affordability. Under rehabilitation, the funds are due at the end of the affordability period. If the developer mirrors the affordability period, the loan is forgiven overtime. As follows:

New Construction – any amount – 20 years

Rehabilitation

- <\$15,000 – 5 years mandatory and an additional 5 years forgiveness
- \$15,000 - \$40,000 – 10 years mandatory and an additional 10 years forgiveness

>\$40,000 – 15 years mandatory and an additional 15 years forgiveness.

In the case of foreclosure or where the sales price does not support the existing debt of a HOME assisted property; the recapture amount is based on the net proceeds of the sale of the property.

Fair Return—HAND defines a fair return as the homeowners’s initial investment (down payment) plus any the cost of capital improvements. Capital improvements are defined as remodel that adds

additional square feet to the structure, additional bathroom space and/or a complete kitchen remodel. Questions about what constitutes a capital improvement should be directed to HAND prior to the commencement of said project per the funding/loan agreement.

Net Proceed Calculations

3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:

See above.

4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

The City of Bloomington has no plans to refinance existing debt secured by multifamily housing.

Discussion:

Appendix - Alternate/Local Data Sources

1	Data Source Name Bloomington Housing Authority - 2015 Update
	List the name of the organization or individual who originated the data set. Bloomington Housing Authority
	Provide a brief summary of the data set. Updated data from the Bloomington Housing Authority.
	What was the purpose for developing this data set? To have up to date data to use
	How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population? The data is specific to the Bloomington Housing Authority
	What time period (provide the year, and optionally month, or month and day) is covered by this data set? February 2015
	What is the status of the data set (complete, in progress, or planned)? Complete
	2
Data Source Name Vacant Units	
List the name of the organization or individual who originated the data set. HAND	
Provide a brief summary of the data set. Count of vacant/abandoned units	
What was the purpose for developing this data set? Count of vacant/abandoned units	
How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population? City of Bloomington	
What time period (provide the year, and optionally month, or month and day) is covered by this data set? Current (March 2015)	

	<p>What is the status of the data set (complete, in progress, or planned)?</p> <p>Complete</p>
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